

## **CLAIMS**

1. An apparatus for account settlements between owners of rented objects, including at least one of software, electronic data, and remote services, wherein the rented objects are rented by users interested in receiving and processing information, the apparatus comprising:
- 5 a means for converting a cost of renting the rented objects into conventional units;
- a means for converting a cost of user actions on the rented objects into the conventional units;
- 10 a means for recording, accumulating, transferring, controlling and keeping record of the information and of an amount of conventional units available to the users;
- a means for authorizing the use of the rented objects when a user has sufficient available said conventional units;
- a means for decreasing the amount of the available conventional units for the use of the rented objects; and
- 15 a means for preventing the use of the rented objects when a user has insufficient available conventional units.
2. The apparatus of claim 1 further comprising: a means for recording and accumulating the information in an information accumulation program when the information is subject to being received, processed and transferred to a remote device.
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3. The apparatus of claim 2 further comprising: a means for storing information defining the amount of conventional units available to users in a data storage program.
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4. The apparatus of claim 3 further comprising: a means for information management configured for increasing the amount of conventional units in the data storage program so as to enable an increase of the information processed and provided by a user; and a means for retrieving information from the information accumulation program, said retrieved information previously received from the remote device when the information is intended to be processed by a user and subsequently transferred to the information accumulation program unit.
5. The apparatus of claim 4 further comprising: a means for controlling and tracking the use of rented objects; a means for authorizing the use of the rented objects; a means for decreasing the amount of conventional units of a user upon use of the rented objects; and a means for launching the information management program when the conventional units of a user are depleted.
6. A method for account settlements between owners of rented objects, including at least one of software, electronic data, and remote services, wherein the rented objects are rented by users and subjects interested in receiving and processing information, the method comprising the steps of:
- transferring information about rented objects to a remote device owners of the information,
- transferring data of information to be processed by a user of the rented objects to the remote device from a subject interested in processing the information by a user, when the subject wishes to process a request for information provided by the user;
- converting the cost of rented objects and information into conventional units;
- converting the cost of user actions with rented objects into conventional units;
- recording, accumulating, transferring, controlling and keeping record of information received, processed and provided by a user; and adjusting display parameters of received information;

increasing the amount of conventional units for processing; providing information by a user and authorizing the use of rented objects when a user has conventional units;

5 decreasing the amount of conventional units for using rented objects; and preventing the use of rented objects when a user has insufficient conventional units.

7. The method of claim 6 further comprising the step of selecting available types of information provided by the remote device for processing.

10 8. The method of claim 7 further comprising the step of displaying information to be processed according to rules, including:

displaying information immediately during a work session with rented objects;

displaying information immediately after receipt and at any time through manual activation;

15 displaying information at a pre-specified time;

specifying a time interval for displaying information to be processed and the frequency of warning of a need to display said information;

establishing a higher priority for display rules set by a remote subject over information provided by a user.

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9. The method of claim 8 further comprising the step of removing information that has not been displayed over a specified time interval.

10. The method of claim 9 further comprising the step of processing information in  
25 both online and offline modes as selected by the user.

11. The method of claim 10 further comprising the steps of requesting information for processing by a user; adding the information to at least one of a processing

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queue and a transferring queue when a connection to the remote device is unavailable.